

Information to identify the case:

Debtor 1: David A Bridges
First Name Middle Name Last Name

Debtor 2: Rosemary Bridges
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court: Northern District of Illinois

Case number: **23-00894**

Social Security number or ITIN: xxx-xx-6799
EIN: --_-----

Social Security number or ITIN: xxx-xx-7519
EIN: --_-----

Date case filed for chapter: 13 1/24/23

Official Form 309I**Notice of Chapter 13 Bankruptcy Case**

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	David A Bridges	Rosemary Bridges
2. All other names used in the last 8 years		
3. Address	503 Deer Crossing Ct Grayslake, IL 60030	503 Deer Crossing Ct Grayslake, IL 60030
4. Debtor's attorney Name and address	Daniel J Winter Law Offices Of Daniel J Winter 3330 Old Glenview Road Suite 16 Wilmette, IL 60091	Contact phone 312-427-1613 Email: djw@dwinterlaw.com
5. Bankruptcy trustee Name and address	Glenn B Stearns 801 Warrenville Road Suite 650 Lisle, IL 60532	Contact phone 630-981-3888
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 1/25/23

For more information, see page 2

7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

February 27, 2023 at 10:00 AM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Location:

Appear by Zoom. For instructions, visit: www.lisle13.com

Debtors must bring a picture ID and proof of their Social Security Number.

8. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

Deadline to file a complaint to challenge dischargeability of certain debts:

Filing deadline: 4/28/23

You must file:

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Deadline for all creditors to file a proof of claim (except governmental units):

Filing deadline: 4/4/23

Deadline for governmental units to file a proof of claim:

Filing deadline: 7/24/23

Deadlines for filing proof of claim:

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the *conclusion* of the meeting of creditors

9. Filing of plan

The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: **3/31/23 at 10:30 AM** ; Location: **Courtroom 642, 219 S. Dearborn St, Chicago, IL 60604 or Using Zoom. To appear by video, use this link: <https://www.zoomgov.com/> or to appear by telephone, call Zoom for Government at 1-669-254-5252 or 1-646-828-7666. Then enter the meeting ID 160 817 7512 and passcode 623389.**

The Disclosure of Compensation has been filed. The attorney for the debtor is requesting fees of \$ 4500.00

Objections to confirmation of the Plan shall be filed at least 7 days prior to the confirmation hearing. If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan.

10. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

11. Filing a chapter 13 bankruptcy case

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

13. Discharge of debts

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

United States Bankruptcy Court
Northern District of Illinois

In re:
David A Bridges
Rosemary Bridges
Debtors

Case No. 23-00894-ABG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0752-1
Date Rcvd: Jan 25, 2023

User: admin
Form ID: 3091

Page 1 of 2
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
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+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 27, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ David A Bridges, Rosemary Bridges, 503 Deer Crossing Ct, Grayslake, IL 60030-3855
30078799	+ Illinois Department of Revenue, PO Box 64388, Chicago, IL 60664-0351
30078800	InDebted USA Inc, PO Box 1201, Farmington, MO 63640-4128
30078802	Paypal, 2111 N First St, San Jose, CA 95131

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: djw@dwinterlaw.com	Jan 25 2023 22:19:00	Daniel J Winter, Law Offices Of Daniel J Winter, 3330 Old Glenview Road, Suite 16, Wilmette, IL 60091
tr	+ Email/Text: mcguckin_m@lisle13.com	Jan 25 2023 22:20:00	Glenn B Stearns, 801 Warrenville Road Suite 650, Lisle, IL 60532-4350
ust	+ Email/Text: USTPREGION11.ES.ECF@USDOJ.GOV	Jan 25 2023 22:20:00	Patrick S Layng, Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873, Chicago, IL 60604-2027
30078790	+ Email/Text: rm-bknotices@bridgecrest.com	Jan 25 2023 22:20:00	Bridgecrest Acceptance Corp, 7300 East Hampton Avenue, Suite 100, Mesa, AZ 85209-3324
30078791	+ EDI: CITICORP.COM	Jan 26 2023 03:24:00	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
30078793	+ EDI: CITICORP.COM	Jan 26 2023 03:24:00	Costco Citi Card, Attn: Bankruptcy, Po Box 6500, Sioux Falls, SD 57117-6500
30078794	+ EDI: DISCOVER.COM	Jan 26 2023 03:24:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
30078795	+ EDI: DISCOVERPL	Jan 26 2023 03:24:00	Discover Personal Loans, Attn: Bankruptcy, Po Box 30954, Salt Lake City, UT 84130-0954
30078797	Email/Text: Bankruptcy@FMAAlliance.com	Jan 25 2023 22:20:00	FMA Alliance, 12339 Cutten Road, Houston, TX 77066
30078796	Email/Text: collectionbankruptcies.bancorp@53.com	Jan 25 2023 22:20:00	Fifth Third Bank, Attn: Bankruptcy, Maildrop RCS83E 1830 E Paris Ave SE, Grand Rapids, MI 49546
30078798	+ Email/Text: Bankruptcy@Freedommortgage.com	Jan 25 2023 22:20:00	Freedom Mortgage Corporation, Attn: Bankruptcy, 907 Pleasant Valley Ave, Ste 3, Mt Laurel, NJ 08054-1210
30078801	+ EDI: IRS.COM	Jan 26 2023 03:24:00	Irs, PO Box 7346, Philadelphia, PA 19101-7346
30078803	+ EDI: RMSC.COM	Jan 26 2023 03:24:00	Synch/ccdstr, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
30080477	+ EDI: RMSC.COM	Jan 26 2023 03:24:00	Synchrony Bank, c/o PRA Receivables

District/off: 0752-1
Date Rcvd: Jan 25, 2023

User: admin
Form ID: 309I

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Total Noticed: 20

30078804 + EDI: RMSC.COM

Jan 26 2023 03:24:00

Management, LLC, PO Box 41021, Norfolk, VA
23541-1021

Synchrony Bank/Gap, Attn: Bankruptcy, Po Box
965060, Orlando, FL 32896-5060

30078805 + EDI: LCIUPSTART

Jan 26 2023 03:24:00

Upstart, Upstart Operations/ Attn:Bankruptcy, Po
Box 1503, San Carlos, CA 94070-7503

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
30078792	*+	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
30078806	*+	Upstart, Upstart Operations/ Attn:Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 27, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 25, 2023 at the address(es) listed below:

Name	Email Address
Daniel J Winter	on behalf of Debtor 1 David A Bridges djw@dwinterlaw.com djwlaw@gmail.com,r.m.engelmann@gmail.com
Glenn B Stearns	stearns_g@lisle13.com
Patrick S Layng	USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 3